

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Dwayne Francis Orndorff
Debtor

Case No. 15-00099-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1

User: DDunbar
Form ID: 3180W

Page 1 of 1
Total Noticed: 10

Date Rcvd: May 06, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 08, 2019.

db +Dwayne Francis Orndorff, 21 Skylark Trail, Fairfield, PA 17320-8121
cr +Bank of America, N.A., c/o McCALLA RAYMER, LLC, Bankruptcy Department,
1544 Old Alabama Road, Roswell, GA 30076-2102
4592972 +BSI FINANCIAL SERVICES, 314 S FRANKLIN ST, TITUSVILLE, PA 16354-2168
5189820 +BSI Financial Services, 1425 Greenway Drive, Ste. 400, Irving, TX 75038-2480
4618830 +Bank of America, NA, c/o McCalla Raymer LLC, Bankruptcy Department, 1544 Old Alabama Road,
Roswell, GA 30076-2102
4592973 +JUMP START FUND I LP, C/O COMMONWEALTH FINANCIAL SYS, 245 MAIN STREET,
SCRANTON, PA 18519-1641
4636616 +U.S. Bank National Association, BSI Financial Services, 314 S Franklin Street,
Titusville, PA 16354-2168
5008326 +U.S. Bank Trust National Association, as Trustee, c/o BSI Financial Services,
1425 Greenway Drive, Ste 400, Irving, TX 75038-2480
5008327 +U.S. Bank Trust National Association, as Trustee, c/o BSI Financial Services,
1425 Greenway Drive, Ste 400, Irving, TX 75038, U.S. Bank Trust National Association, as,
c/o BSI Financial Services 75038-2480

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4592971 EDI: BANKAMER.COM May 06 2019 23:19:00 BK OF AMER, 4161 PIEDMONT PKWY,
GREENSBORO, NC 27410

TOTAL: 1

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr U.S. Bank National Association, not in its individ

TOTALS: 1, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 08, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 6, 2019 at the address(es) listed below:

Allison L. Carr on behalf of Creditor U.S. Bank Trust National Association, as Trustee of the Igloo Series II Trust, a Delaware Statutory Trust acarr@tuckerlaw.com, agilbert@tuckerlaw.com
Charles J DeHart, III (Trustee) TWecf@pamdi3trustee.com
Gary J Imblum on behalf of Debtor 1 Dwayne Francis Orndorff gary.imblum@imblumlaw.com, gary.imblum@ecf.inforuptcy.com;carol.shay@ecf.inforuptcy.com;sharlene.miller@ecf.inforuptcy.com;bernadette.davis@ecf.inforuptcy.com;gary.j.imblum@ecf.inforuptcy.com;imblumgr82281@notify.bestcase.com
Jason Brett Schwartz on behalf of Creditor U.S. Bank Trust National Association JSchwartz@mesterschwartz.com
Jillian Nolan Snider on behalf of Creditor U.S. Bank National Association, Et Al... jsnider@tuckerlaw.com, agilbert@tuckerlaw.com
Joshua I Goldman on behalf of Creditor U.S. Bank National Association, Et Al... bkgroup@kmllawgroup.com, bkgroup@kmllawgroup.com
Thomas I Puleo on behalf of Creditor U.S. Bank National Association, Et Al... tpuleo@kmllawgroup.com, bkgroup@kmllawgroup.com
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 8

Information to identify the case:

Debtor 1 **Dwayne Francis Orndorff**
First Name Middle Name Last Name

Debtor 2
(Spouse, if filing)
First Name Middle Name Last Name

United States Bankruptcy Court **Middle District of Pennsylvania**

Case number: **1:15-bk-00099-HWV**

Social Security number or ITIN **xxx-xx-8078**
EIN **-----**
Social Security number or ITIN **-----**
EIN **-----**

Order of Discharge**12/18**

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Dwayne Francis Orndorff
aka Dwayne F. Orndorff

By the
court:

5/6/19



Honorable Henry W. Van Eck
United States Bankruptcy Judge

By: DDunbar, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.